

# HSBC Expat Tariff of Charges

The information, rates and prices in this Tariff are correct as at **29 January 2016**.

**The information, fees, rates and prices in this Tariff apply to your personal account.**

Details of other charges not listed are available by calling +44 1534 616313 for Premier customers and, for Advance customers, please call +44 1534 616212.

To help us to continually improve our service, and in the interest of security, we may monitor and/or record your communications with us. References in this Tariff to the UK also include Jersey.

**The prices and information in this Tariff form part of the Terms that apply to your account.**

Where fees are quoted in sterling, we reserve the right to convert the fee into the currency of the account to which the fee relates. Such conversions will be made at the HSBC Expat exchange rate that is prevailing when we take the fee.

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## Relationship Balance Eligibility Criteria and Fees

Service	Minimum Relationship Balance Eligibility Criteria	Underfunding Fee
HSBC Advance	£25,000 or currency equivalent	£15 or currency equivalent
HSBC Premier	£60,000 or currency equivalent	£35 or currency equivalent

**Please note that, where a fee is applicable, then the fee will be deducted on the fifth day of the month, unless this is a weekend or bank holiday when it will be deducted on the next working day.**

**Please note:** customers who qualify as an HSBC Premier customer in any other part of the HSBC Group are automatically eligible for our HSBC Premier service

and do not need to maintain the minimum relationship balance of £60,000, or currency equivalent, with us. Please advise us if you qualify as a Premier customer in any other part of the HSBC Group. We will therefore waive the HSBC Premier underfunding fee for these customers. We may also waive the underfunding fee in other circumstances, but will tell you if we do this.

## Debit Cards

### Sterling and US dollar Debit Cards

Type of Card	Cash Withdrawal	Purchases	Exchange Rate Adjustment
HSBC Premier sterling Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in sterling	2.75% Exchange Rate Adjustment applied to non-sterling transactions (including cash withdrawals and purchases)
HSBC Advance sterling Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in sterling	2.75% Exchange Rate Adjustment applied to non-sterling transactions (including cash withdrawals and purchases)
US dollar Debit Card	No additional HSBC transaction charges for withdrawals; some cash machine providers may impose a charge. This should be shown on the screen before the transaction is completed.	No additional HSBC transaction charges when purchasing in US dollars	2.75% Exchange Rate Adjustment applied to non-US dollar transactions (including cash withdrawals and purchases)

## **Credit Cards**

Sterling Credit Cards are provided by HSBC Bank plc in the UK.

Details of the latest charges for Credit Cards brought to you by HSBC Expat can be found at:

[www.hsbc.co.uk/1/2/credit-cards/hsbcpremier-credit-card/interest-rates](http://www.hsbc.co.uk/1/2/credit-cards/hsbcpremier-credit-card/interest-rates)  
for Premier customers

[www.hsbc.co.uk/1/2/credit-cards/credit-card/interest-rates](http://www.hsbc.co.uk/1/2/credit-cards/credit-card/interest-rates)  
for Advance customers

## **International Currency Cards**

Details of charges for the American Express® International Currency Cards brought to you by HSBC Expat can be found at [www.expat.hsbc.com](http://www.expat.hsbc.com).

International Currency Cards are provided by American Express Services Europe Limited.

## **Additional Services and Account Charges Overdrafts**

This section only applies to, and forms part of, the Terms for accounts on which we offer overdrafts.

### *Interest Rates*

All overdrawn balances are charged in accordance with the standard debit interest rate applicable to your account at the time. The Premier interest rate is 2.5% over the relevant currency base rate. For Advance it is 8.5% over the relevant currency base rate. Further details can be obtained by calling us on +44 1534 616313 for Premier customers and +44 1534 616212 for Advance customers or, alternatively, contact us as set out in the overdraft letter that we send to you. To help us continually improve our service, and in the interest of security, we may monitor and/or record your communications with us.

### ***Arrangement and Renewal Fees***

HSBC Premier customers may, at our sole discretion, be entitled to a formal overdraft of up to £5,000 (or currency equivalent) without an arrangement fee or renewal fee. Please contact your Relationship Manager for further details.

A fee of £25 will be charged for any calendar month, or any part of a calendar month, if you exceed your formal overdraft limit, or if your account becomes overdrawn without our prior agreement (this applies to all overdrafts).

(Please note that overdrafts are only available to HSBC Advance customers in exceptional circumstances.)

### ***Return Fees***

We may not be able to grant every request you make for an overdraft.

Where we decline an informal overdraft request, we will not charge a fee as set out above, but a Return Fee will be payable for considering and returning payment requests eg cheque, standing order, direct debit, etc.

The Return Fee is £30 per payment request.

### *Administration Fee for Transfers*

If we use credit funds from one account to reduce or repay any amounts you owe us on other accounts you hold with us, there will be a fee of £30 on each occasion that we use credit funds in this way.

Debit interest is calculated daily on the cleared debit balance of your account.

It accrues during your charging cycle (usually monthly) and is deducted from your account following the end of your charging cycle. Arrangement fees are deducted from your account at the time that the facility is agreed. Return fees are deducted from your account at the time that the payment request is returned. The fee for an informal overdraft (as set out above) accrues on a calendar month basis and will be deducted from your account in the calendar month following that in which the fee was incurred.

(Please note that in addition to the above, we operate some discretionary policies as to how charges and interest rates apply to overdrafts. These will be notified to you before your overdraft is arranged.)

### **Multi Currency Cheque Deposit Accounts (no longer on sale)**

You will be charged a maintenance fee at a rate of £25 per half year for this account. The fee is payable on the last working day of April and October.

### **Fixed Term Deposit Accounts and Fixed Rate Saver Accounts – Early Withdrawals**

Withdrawals at any time other than maturity will incur a £50 early withdrawal fee plus the cost to HSBC Expat of funding the repayment. Any interest earned up until the date of early withdrawal will be paid, subject to the above fees being met.



**30 and 90 Day Notice Accounts  
(no longer on sale)**

Withdrawals made without the required notice period will incur a fee, which will be the equivalent of 30 or 90 days' interest (whichever is applicable) on the amount withdrawn.

**Managing Your Money**

Cost of statements if issued more frequently than annually (per statement).

Statement Type	HSBC Premier	HSBC Advance
Paper Statement	Free	£1
Online Statement	Free	Free

Copy of issued statements (subject to a maximum fee of £10) £0.50 per sheet

Third party cheques returned unpaid £25 per item

## Sending and Receiving Money

When sending and/or receiving money, you may incur fees levied by:

1. HSBC Expat
2. Third Party Banks

The following information will help explain the charges levied by HSBC Expat.

In addition, we explain how you may choose to pay for both the HSBC and Third Party Bank fees.

### 1. HSBC Fees/Charges:

The fee for making payments from your account depends upon whether you have an HSBC Premier or HSBC Advance service on the account with Expat from which the payment is made.

Also, the manner in which you instruct the payment will determine the extent of HSBC Charges.

- **Online Banking Service:** This will incur the lowest level of fees as the payment is entered directly into our payment system by you. However, this is subject to certain payment restrictions to mitigate fraud and therefore you will incur the higher Telephone Banking Service fee for larger payments.
- **Telephone Banking Service/Post:** These payments incur a higher fee due to the involvement of HSBC employees within the process, entering the payment details into our system, conducting relevant checks and providing support and guidance on the payment.

The HSBC fees are detailed in the table below:

### Payments from your account using our Online Banking Service:

Type of Transfer	HSBC Premier	HSBC Advance
To an account held in your name at a UK HSBC branch	Free	Free
To an account held in another name at a UK HSBC branch	Free	Free
To any other account held within the HSBC Group	Free	£5
To an account held with any other bank	£15	£20

Type of Transfer	HSBC Premier	HSBC Advance
Global Transfers	Free	£5*

\*The sterling fee to make a Global Transfer with the HSBC Advance service is currently £5. If your HSBC Advance accounts are in different currencies other

than sterling, the relevant fee will be charged in the relevant currency. Details of these fees are available on our website [www.expat.hsbc.com](http://www.expat.hsbc.com)

**Payments from your account by our Telephone Banking Service and by post:**

Type of Transfer	HSBC Premier	HSBC Advance
To an account held in your name at a UK HSBC Branch	Free	Free
To an account held in another name at a UK HSBC Branch	£5	£5
To any other account held within the HSBC Group	£10	£15
To an account held with any other bank	£30	£35

## 2. How to pay for these fees:

When sending and/or receiving money, you will be asked how you wish to pay for the associated fees.

There are three choices summarised as follows:

1. Shared
2. Beneficiary
3. Payee

The following information will help explain these further:

### Shared

Who pays:	HSBC Fees	Third Party Fees
Payee (You)	✓ Deducted from your account. Payment amount sent in full.	x
Beneficiary (Recipient)	x	✓ Deducted from payment amount sent.

### Beneficiary

Who pays:	HSBC Fees	Third Party Fees
Payee (You)	x	x
Beneficiary (Recipient)	✓ Deducted from payment amount sent.	✓ Deducted from payment amount sent.

### Payee\*

Who pays:	HSBC Fees	Third Party Fees
Payee (You)	✓ Deducted from your account. Payment amount sent in full.	✓ Deducted from your account. Payment amount sent in full.
Beneficiary (Recipient)	x	x

\* Sending a payment using the Payee option is subject to an additional charge levied by HSBC Expat ranging from GBP10 and GBP15. This is to cover additional third party costs incurred; however, any

third party costs incurred that exceed the respective additional charge, HSBC Expat reserves the right to charge back to your account at a later date this additional amount.

N.B. As required by United States Regulations, all USD remittances are routed through HSBC Bank USA and incur higher costs, resulting in an increased processing fee of £15.00.

## **Cheques**

Cheques drawn on banks abroad and paid into your account with us:

HSBC Premier	The greater of £20 or 0.2% of the cheque value to a maximum £100
HSBC Advance	The greater of £25 or 0.25% of the cheque value to a maximum £100

Please note that there may be additional fees charged by the issuing bank which will be deducted from the amount received.

Inward collections (cheques drawn on accounts with us and presented through foreign banks).

£25

## **Returned Payments**

If we receive a payment for your account that does not bear correct account information and we are unable to allocate it, we will return it to the remitting bank.

Our charge for this will be £60 and this will be deducted from the returned payment.

## Miscellaneous

### Emergency Encashment Charges and Amounts

HSBC Premier	Fee free (subject to available funds and a maximum request of US\$10,000 (or equivalent))
HSBC Advance	Fee free (subject to available funds and a maximum request of US\$10,000 (or equivalent))

### Opening an Overseas Account:

HSBC Premier	Free (subject to suitability)
HSBC Advance	£100

### Courier Charges:

Charges are applicable for sending items by courier and the fee will be notified to you in advance, where it is possible to do so.

HSBC Premier	£25 per item
HSBC Advance	£35 per item
The cost of returning undelivered courier items to us	Actual cost of return as charged by the courier company

### Specific Requests for Written Information including confirmation of details on payments from your account:

HSBC Premier	£5 per request
HSBC Advance	£10 per request
Provide copy cheque/details of payee	£25

### Investigation Charges:

Item within last six months	£25
Item between 6-12 months old	£50
Item over 12 months old	£100

### Balance confirmation letters:

HSBC Premier	£5
HSBC Advance	£10

## **General Notes and Explanations**

Our interest rates and fees may change from time to time.

Where we describe something as “free”, we mean that there are no additional charges applied by HSBC.

Gross: The rate before the deduction of tax.

[www.expat.hsbc.com](http://www.expat.hsbc.com)

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